Northern Pacific 3s
Norfolk and Western con. 48
Oregon Short Line refunding 4s
Pennsylvania concol 4s
Reading General 4s
Reading General 4s
Republic of Cuba 5s
St. Louis and Iron Mountain con. 5s
St. Louis and Iron Mountain con. 5s
St. Louis and Iron Mountain con. 5s
St. Louis and San Francisco fg. 4s
St. Louis Southwestern con. 4s
Scuthern Pacific 1st 4s
Scuthern Pacific 1st 4s
Southern Railway 5s
Southern Railway 5s
Southern Railway 6c, 4s
Toxas and Pacific conv. 4s
Union Pacific conv. 4s
Union Pacific conv. 4s
United States Steel 2nd 5s
Va-Carolina Chem. 5s
Wabash List
Western Md. 4s
Western Md.

Likeness of Him.

SLOSS-SHEFFIELD PROVES FEATURE

Stock Soars to Highest Price of Year on New York

MARKET EXCEEDINGLY FIRM

Day's Rise in Prices Light, but Takes Some Stocks to Record Level.

NEW YORK, October 27 .- The oc currences of the Stock Exchange today offer little material for chronicle. The characteristic of the market was its great firmness, in spite of its intense dullness. The rate of activity declined at times during the session to the point of idleness. The first hour supplied most of the activity and most of the movement. Some of the buying at that time came from professional traders, who had sold stocks short on the assumption that the political demonstrations last night would weaken stocks to-day. There was no such selling to-day, and the light demand was sufficient to send prices upwards. There was no sign of any large accumulation of stocks, but a resolute withholding of offerings for sale was very apparent.

The rise in prices was light, but was sufficient to bring the market to the highest point since the reaction in September. The highest prices touched to-day did not in all cases represent a restoration to the highest level. In some prominent stocks that level was exceeded. Union Pacific, Atchison, Fennsylvania, United States Steel, American Car, Colorado Fuel and Sloss-Sheffield are among such stocks which have risen to the highest prices of the year on the present movement. Immediate news of the day had little effect on the market. Selling to take profits at the end of the day, although small, was sufficient to reduce the narrow gains except in a few specially strong stocks.

Bonds were firm. Total sales, par value, \$3,934,000.

United States bonds were unchanged on call.

Total sales to-day of stocks were day offer little material for chronicle The characteristic of the market was

otal sales to-day of stocks were

NEW YORK, October 27.—Money on call steady, 1 1-4@1 1-2 per cent; ruling rate, 1 1-2; closing bid, 1 1-4; offered at 1 1-2. Time loans very dull and steady; sixty days, 2 3-4@3; nine-ty days, 3@3 1-4; six months, 3 1-2 per cent. Prime mercantile paper, 4 to 4 1-2 per cent. Sterling exchange casy, with actual business in bankers' bills at \$4.\$470@\$4.\$486 for sixty day bills, and at \$4.8650 for demand. Commercial bills, \$4.\$41-4@\$4.\$4 1-2. Bar silver, 51 1-4. Mexican dollars,

RICHMOND STOCK MARKET.

Bar silver, 51 1-4. Mexican dollars,

Richmond, Va., October 27, 1908, NALES AT BOARD, Virginia Centuries-500 at 91%; 100 at

Virginia Centuries

Virginia Centuries

Bischmond City 48—200 at 29½.

A. C. L. R. R. Cits, of ind.—300 at 75½.

Virginia-Carolina Chemical Co. pfd. 8 pt.

Vi.—11 at 110%; 2 at 110%; 2 at 110%;

STATE SECURITIES. Bid. Asked.

North Carolina 48, C. 1910... 95

North Carolina 48, C. 1910... 117

Va S. Old, C. and R., 1932... 31% 92

Centuries 2-3, C. and R., 1931... 91%, 92% CITY SECURITIES.

CITY SECURITIES.

Rich, City 4s, R., 1920-1930. 98

RAHROAD BONDS.

A. C. L. R. R. Con, Tr. 4 p. c. 94

A. C. L. R. R. Cits of Ind. 4s. 754

Char. Col. and Aug. Ex. 5s. C. 103

Char. Col. and Aug. Ex. 5s. C. 103

Char. Col. and Aug. 15 p. c. 103

Char. Col. and Aug. 15 p. c. 103

Co. and Green, 1st 15s. C. 1911. 198

Georgia Pac. 1st 6s. C. 1912. 110

Georgia, Sou, and Fia., 1945. 104

Gs and Ala Con. 5s. 1945. 9549

Nor. and West. Ry. Poc. 4s. 91

Nor. and West. Ry. Poc. 4s. 91

Rich, and Dan. Gold 6s. C. 1915 109

Southern Railway 1st 5s., 1994. 105

Western N. C. 1st 6s. C. 1914. 108

Ecaboard Air Line 4s. 1930. 54

RALIROAD STOCKS. Par.

Allanta and Charlotte. 100 169

merican National 100 135 oad Street Bank 25 314 tnk of Richmond 100

Ulty 25 33
Pirst National 100 228
Merchants National 100 508
Mational Bank of Virginia 100 164
National State Bank 100 174
Panters National 100 440
Savings Bank of Richmond 25 50
Union Bank of Richmond 25 104
Virginia Trust Company 100 74
LINSURANCE COMANIES. INSURANCE COMPANIES. Fire and Marine, ... 52

CHICAGO, October 27.—Wheat prices on the local exchanged advanced wore than 1c, to-lay, owing to crop damage reports from Argentina and to a decreased movement in the Northwest. At the close prices were up

RICHMOND GRAIN MARKET.

WHEAT-

At the close prices were up Corn, outs and provisions

Open. High. Low. Close

COTTON MARKETS.

COTTON MARKETS.

NEW YORK, October 27.—The cotton market was firmer to-day with the active months selling back to within 16% points of the high records of last week, and closing steady at a net alvance of 76/11 points. Sales were estimated at 225,000 bales. The market opened steady with October unchanged, but generally 46/5 points higher in response to better cables than expected and rumors of a settlement of the Manchesser treat trouble must result from the meeting of operatives next Saturday. There was considerable realizing and Southern hedge selling on the initial advance but offerings were well shootbed, and October quickly firmed up with the rest of the list on covering by shorts in spite of rumors that notices would be issued for a considerable amount next Thurraday. The market continued very steady during the afternoon with active months closing only a point or two off from the best. Wall Street was not quiet so aggressive a buyer as recently, but supported the market on soft spots, while the relative firmness in the latter position suggested that the commission houses were re-entering the market of the spots, while the relative firmness in the latter position suggested that the commission houses were re-entering the market of the spots, while the relative firmness in the latter position suggested that the commission houses were re-entering the market of the spot spots. Suthern spot markets officially reported were unchanged to \(\frac{1}{2} \) Gower, Local spot brokers reported a less active demand from mills but stated that there was little change in offers from the interior.

Receapts at the ports to-day were \$9.713 hales against 104.577 last week and 76.275 toffers from the Interior.

Receipts at the ports to-day were 56.712 bales against 104.537 last week and 76.336 last year. For the week 490.666 bales against 415.363 last week and 343.537 last year. To-day's receipts at New Orleans 1857-1847 bales against 14.623 last year, and at

Thomas Branch & Co.

ALIUMINS DIRACT & CO.

BALTIMORE, MD., October 27.—FLOUR—bull and unchanged. Wheat—Frimer; spot contract \$1.024 \text{ \text{GL}} \text{ \text{ Contract}}\$. No. 2 red. vestern, \$1.024 \text{ \text{ \text{ Contract}}\$. No. 2 red. vestern, \$1.024 \text{ \text{ \text{ \text{ Contract}}\$. No. 2 red. vestern, \$1.024 \text{ \tex New York Stock Exchange,

PRINCIPAL MARKETS WHOLESALE QUOTATIONS ON 'CHANGE, WHEAT-'CIR Lits,
No. 2 red Western.....11.07 PRIVATE WIRES TO

OFFICIAL RANGE AND SALE OF STOCKS IN NEW YORK.

		By THOMAS BRANCH & CO., Bankers and Brokers.									а
	SALES: 200 Allis-Chalmers 2,100 Allis-Chalmers, pfd 2,1200 Amalgamated Copper 150 American Can, pfd 3,400 American Can, pfd 3,400 Amer. Car and Foundry 300 Amer. Car and Foundry 300 Amer. Car and Foundry 301 Amer. Car and Foundry 100 American Cotton Oil 101 American Cotton Oil 102 American Locomotive 103 American Smelting 104 American Smelting 1050 American Smelting 1050 American Sugar 10	Open. 1154 8715 8015 674 10216 35 10216 35 10534 1053	High. 1154 2854 8874 8874 8874 1034 10514	Low. 1156 8014 674 674 4256 10214 35 50 10514 10214 9234 9234 9234 9234 9234 9234 9234 923	Clos Bid. A 1156 8012 658 6744 4234 10235 3494 4934 10634 1336 9234 9234 9234 9234 9234 9234 77 14335 158	Ing. aked 11% 38 88 67 67 67 67 68 1034 106% 106% 10334 106% 10334 106% 10334 106% 10334 106% 10334 106% 10334 106% 10334 106% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 10334 105% 1034 105% 105% 105% 105% 105% 105% 105% 105%	SALES: Open. 400 Int. Metropolitan, pfd. 254, 100 Int. Mer. Marine, pfd. 1284, 400 Int. Mer. Marine, pfd. 1284, 400 International Paper 94, 100 Int. Paper, pfd. 521/2 600 Louisville and Nashville 1004/2 Manhattan Metro. Street Railway. 171/2 700 Mexican Central 171/2 700 Mexican Central 171/2 700 Mexican Central 170/2 Mexican And Texas. 31 300 Mexican Central 170/2 601/2 700 Mexican Central 170/2 700 New York Central 170/2 700	994 5294 11054 11054 11054 11054 10654 4134 2574 127 34 127 34 127 34 127 34 127 34 127 34 127 34	2016 6246 6246 6246 6346 6414 6614 4114 4114 25 6374 6614 42 6514 6514 6514 6514 6516 6514 6516 6516	Bid. Asked. 2914 2214 2214 2214 2214 2214 221 221 221	
	400 Atlantic Coast Line	9316 9816 4978 175 4314 7 14316	9314 9814 5014 17514 4314 7	92% 98 49% 175 42% 7	92 % 98 50 17476 42% 7 14314	93 9814 5026 17616 4816 714 14324	90) People's Gas	9614 34 134% 24 814 20	95% 33% 138% 23% 50% 19%	96 96¼ 33½ 34 93 95 133¾ 133¾ 23¾ 24 81 81¼ 19¾ 19¾	
The second secon	20,800 Chi., M(I), and St. Paul., Ch. M. and St. Paul, pd Ch. M. and St. Paul, pd 200 Chicago and Northwest., Clev. Clin, Chi. and St. L 4,200 Colorado Fuel and Iron. 1,450 Colorado and Southern., 200 Col. and South, 1st pfd.,	162% 37 42% 66%	14414 16254 3734 4234 6694	143% 1624 37 4134 564	158	143% 159 16244 5446 37% 42% 67	1,100 Rock Island	20	1994	19% 19% 46% 46% 46% 71% 71% 108% 22% 22% 53% 54 620 625	1
	300 Col. and South, 2d pfd. 4,650 Consolidated Gas 900 Delaware and Hudson 000 Distillers' Sec. Cor 11,800 Erie. 300 Erie, 1st pfd 300 Erie, 2d pfd 250 General Electric	144¼ 168 30% 31¾ 44½ 26%	59% 144% 168 30 % 32 4416 36%	59% 142% 167% 50% 81% 44% 56% 143%	59 14214 16714 3014 3134 44 3614 14316	59% 142% 168% 30% 31% 44% 37%	200 Toxas Pacific	46% 2614 17134 34 4814 11094 3214	45% 28¼ 170¾ 34 48 110¼ 32	45% 45% 26% 26% 171% 171% 171% 33% 34 48 48% 110% 110% 32% 32% 32% 111 111%	1
	4,550 Great Northern, pfd 700 Great Northern Ore ctfs, 1,400 Illinois Central 700 Int. Metropolitan	133 61 14014	12314 62 14014 1034	133 61 140 974	133 61	133½ 63 140¼ 10¼	Wabash	2734 60%	2716 60	12% 12½ 27% 27½ 59% 60	12

	CLOSING BOND QUOTATION	١
refunding 2s, registered. 10 refunding 2s, coupon. 10 3s, registered. 10 3s, registered. 10 4s, registered. 12 4s, coupon. 12 4s, coupon. 12 4s, coupon. 12 4s, coupon. 12 4s, registered. 12 5s, registere	315 Chicago, R. I. and Pac. Ry, rfdg. 48. 56% 4 Cclorado Industrial 58. 74% 5 Cclorado Industrial 58. 74% 5 Cclorado Midland 48. 68. 6 Cclorado and Southern 418. 88% 6 Colorado and Southern 418. 88% 6 Eric General 48. 78% 6 Eric General 48. 78% 6 Hecking Valley 418. 108% 6 Missourch 418. 80% 6 Missourch 418. 80% 6 Missourch 418. 80% 6 Missourch 418. 81% 6 Missourch 48. 81% 6 Missourch 48. 81% 6 Missourch 48. 118% 6 Missourch 48. 128% 6 Missourch 48. 154% 6 Missourch 48. 81% 6 Missourch 48. 154% 6 Missourch 48. 1548 6 Missourch 48. 154	
eake and Ohio 4%s 10	214 Missouri .Kansas and Texas 3nds 85	i

Houston 40,394 bales against 15,747 last year.

Cotton futures opened and closed steady.

Open. High. Low. Close.

October 9.10 9.20 9.10 9.10

November 8.91 8.90 8.93

December 8.90 8.98 8.88

January 8.76 8.82 8.74 8.82

February 8.77

March 8.71

vance; middling uplands, 9.40; middling gulf, 9.55.

Cotton, quiet; middling, 9.40; net receipts, 1.200 bales; stock, 82,882 bales.

Total to-day at all ports—Net receipts, 99.713 bales; expert to Great Britain, 15,930 bales; to France, 4.000 bales; to the Continent, 13,158 bales; stock, 739,915 bales; Consolidated at all ports—Net receipts, 22,918 bales; export to Great Britain, 54,331 bales; to France, 19,737 bales; to the Continent, 63,285 bales; to Japan, 506 bales.

Total since September last at all ports—Net receipts, 23,934 bales; to France, 218,650 bales; to Trans. September 18, 23,934 bales; to France, 218,650 bales; to Trans, 23,434 bales; to France, 218,650 bales; to the Continent, 759,373 bales; to Japan, 1,400 bales.

1 413 C LIVER SQUILL DUCK IN HEAL PROIL			
Cornment-Steady. Rye-Dull. Liney-	New primings \$ 1.0	0 12	\$ 5.25
Steady. Wheat-Firm; No. 2 100, \$1,004	Lugs 7.0	0 60	0.00
elevator. Options &@1%c, net higher. De-	Short leaf 9.0	0 0	10.00
cember, \$1.10%; May, \$1.10%. Corn-Steady;	Long leaf 10.0	0 0	14.00
No. 2 old, 84c.; No. 2 new, 774c, elevator,	Wrappers 12.0	0 0	20,00
Options &c. net higher. December, 744c.;		, W	+0100
Man 712 Control of the Charles of the Control of the Control of the Charles of th	BRIGHTS.		
May, 71%c. Oats-Steady; mixed, 52@52%c.	SMOKERS-Common 8.0	0 0	9.50
Beef and Cut Meats-Quiet, Lard-Firm.	Medium	0 @	11.50
Perk-Steady, Tallow-Barely steady, Rosin	Fine 12.0	0 00	12.00
and Turpentine-Steady. Rice and Molasses	CUTTERS-Common 11.0	0 @	12.50
-Quiet, Sugar-Steady; fair refining, \$3.56;	Medium 13.0	0 0	14.50
centrifugal, 96 test, \$4.06; molasses sugar,	Fine	0 60	18,00
\$2.31; refined, steady. Coffee-Spot quiet;	Fancy 18.0	0 67	20.00
Rio, No. 7, 67 c.; Santos, No. 4, 8c.; mixed,	SHN-CHEED		40,00
dull. Cordova, 94 @ 124c. Futures net un-	New principes 10	0 0	6.00
changed to 5 points higher. Butter-Firm	Turn common to soud Tr		6.50
and unchanged theese Steady and un-	I new good to prime gr		9.50
Changed, Essa-Firm; State, Fennsylvania,	Short loaf		10.00
and nearby, brown and mixed, fancy, 32 @	Long leaf 10.0		15.00
33c Peanuts and Liverpool Freights-Quiet	Wrappers 12.5	0 0	
and unchanged. Potatoes-Steady and un-	Winppers	0 0	35.00
changed, Cabbages-Firm and unchanged,	MISCELLANEOUS MARK	cre	
Cottonseed Oll-More active with higher	MISCHIEGE MARK	4.0.	
prices on covering of shorts and speculative	PEANUT MARKET.		
buying. Prime crude, 39c.; prime summer	(Reported by Rodgers, McCabe		Col
yellow, 374 2 384c,; off summer yellow, 374;	PETERSBURG, VA., October	27 _	DELA -
# 18/2c.; good off summer yellow, 3714 w	NUTS-Spanish-Market quiet wi	100	hans
284c.: prime white, 39% @ 415c.; prime win-	ers. Virginians-Market steady	0 4 O	
ter yellow, 43½@47c.	for fancy stock; machine picker	4 01	72 11 10.
	shelling stock, 2c.	40 47	1 0 ac.
CHICAGO GRAIN MARKET.	spening stock, ic.		

| Dec | 29% | 1.00% | 99% | 1.00% | May | 1.03% | 1.03% | 1.03% | 1.03 | 1.03% | 1.03 | 1.03% | 1.03 | 1.03% | 1.03 | 1.03% | 1.03 | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1.03% | 1

| Control of Street | Cont

GEO. T. KING & CO., EUTAW, ALA, October 27.—Billie Hales, a well known young man, was shot and instantly killed last night at Union, near here, by Dave Means, a negro. Hales was trying to arrest the negro when the latter shot him Means escaped, and a posse is assisting the sheriff to locate him. 1114 East Main Street, STOCK BROKERS.

FAST PRIVATE WIRES. CORRESPONDENCE SOLICITED.

Financial.

large one.

BANK or COMMERCE AND TRUSTS

RICHMOND VA.

Capital \$200,000.00

Depository for the State of Virginia and City of Richmond

A Safe Depository for Your Savings

Business, Personal and Savings Accounts Solicited 3% Interest Allowed

The Foremost Consideration

in banking should be the protection of the depositor. Our long and successful career of forty-three years, our modern methods, our large capital (\$1,000,000) and surplus (\$700,000), together with the reputation of our directors and

officers as experienced business men of unquestioned character and ability, is the protection WE offer. The small depositor receives the same courteous treatment as the

THE FIRST NATIONAL BANK

OF RICHMOND, VIRGINIA.

John W. Williams, Clerk of House of Delegates, Completes Reference, 1776-1862.

The State Library yesterday received from Mr. John W. Williams, clerk of the House of Delegates and keeper of the rolls, three copies of his Index to

the rolls, three copies of his Index to Enrolled Bills of the General Assembly of Virginia (1776-1862).

The enrolled bills of the General Assembly are the manuscript originals of the printed Acts of the Assembly, and to them appeal has to be made in the cases—relatively few, however—in which the accuracy of the printed act is called in question. The enrolled bills have been bound into volumes, the bills for each session making a single volume, and Mr. William's work consists of a general index to these volumes for the years 1776-1852, inclusive.

clusive.

How to Use Reference.

References are made simply to the pages of these manuscript volumes, the reference for the establishment of the 48th town of Abbeville, for instance, being page 10% of the volume of bills for 37th 1817-1818, but from this the act as 111½ printed may easily be found by looking 12th 1817-1818, but from this the act as 17th 1817-1818, but from this the act as 27th 1817-1818, but from this the act as 17th 1817-1818, but from this the act as 1817-1818, but from the act as 1817-1818, but for this the act as 1817-1818, but from this the a How to Use Reference.

wood in, vol. (for) 1881-62, p. 313."

Work of General Value.

It will be readily seen from this
stample that it is not to the lawyer
stample that it is not to

STEEL EARNINGS DECREASE

Statement for Quarter Shows Shortage of \$16,698,011 in Receipts.

NEW YORK, October 27.—Directors of the United States Steel Corporation to-day declared a quarterly dividend of one-half of 1 per cent, on the preferred stocks. These are unchanged from the last previous quarter.

The report for the quarter ended September 36th shows total earnings of \$27,016,274, a decrease of \$16,698,011, as compared to the corresponding period of last year, net earnings of \$21,310,417, a decrease of \$14,384,688; surplus for the quarter, \$5,152,023, a decrease of \$14,759,688. Unfilled orders, 3,421,977 tons, a decrease of 3,003,031 tons. Daughter of Former President Unveils Handsome Bronze INDIANAPOLIS, IND., October 27 .-

CATTLE MARKETS.

CATTLE

REARRANGE FIRE SERVICE

Banking House, - - - 1104 East Main.

Financial.

UNITED STATES AND STATE DEPOSITORY

AMERICAN

A Sensible Way

No matter what your calling may be nor what discouragement or hardships may come to you, if you will make up your mind resolutely that you are going to save your money, success is already in you grasp, although you may not appreciate it now. You can start a savings account with this large, safe bank at any time with any amount.

PAID ON SAVINGS ACCOUNTS

INCORPORATED 1832.

VA. FIRE & MARINE INS. CO.

OF RICHMOND, VA.

Capital
Premium Reserve
Reserve for Losses
State and City Taxes Accrued.
Net Surplus

NINETY-MILE GALE Life Insurance Co. of Virginia

Three Hundred Passengers Have Mr. J. T. LAWRENCE, Thrilling Experience Aboard Helpless Craft.

MONEY TO LOAN

HOME OFFICE, RICHMOND, VA.

Loans Made on Real Estate SavingsBank of Richmond LIBERAL TERMS

OPEN AN ACCOUNT WITH The Union Bank of Richmond

1:07 EAST MAIN STREET. \$1:00 MAKES A START. 8 PER CENT. INTEREST.

contact with their surroundings and the plying of the captain with ques-tions. The steamer had early hoisted the signaj "Not under control," but no other craft was sighted. Finally the patience of the machinists was re-warded, and the Furnessia was but a day late in arriving.

CIVIL SERVICE EXAMINATION

Chance to Enter Government Carrier Service in Richmond Scon.

Leroy Carter, C. P. Eldridge, Gay Smith and W. H. Ham, constituting the board or examiners, will hold a civil service examination in the basement of the Shafer building, beginning at 9 o'clock this morning, for those who wish to enter the mail-carrier services in Richmond.

The examination was scheduled to take place for this service next month, but, owing to the shortings of carriers in Richmond at the present time, the date was moved ahead. The examination will last for three days—Wednesday, Thursday and Friday of this week.

TESTS FOR ELECTROLYSIS

Daily Readings to Be Taken at Specified Stations.

City Electrician Thompson reported to the Council Committee on Electricity last night that the ordinance effecting an agreement with the street car companies in regard to electrolysis would become effective November 17th. Mr. Thompson said that under the ordinance testing stations were required to be placed at certain points in the city and daily readings to be made of the amount of current escaping to city pipes and conduits. Weekly tests at these stations are required to be made by the City Electrician to check the work of the street car companies, with a monthly report of the findings to the Committee on Electricity.

W. A. CRENSHAW, Solicitor,

celets. 23 casks. Rosin-Steady af \$2.45; receipts. 13 harries. Tart-Firm at 1.90; receipts. 13 harries. Tart-Firm at 1.90; receipts. 112 casks; shimments, 53 casks. Rosin-Firm at 41.60; receipts. 112 casks; shimments. 112 casks; shimments, 53 casks. Rosin-Firm at 41.60; receipts. 112 casks; shimments, 53 casks. Rosin-Firm at 41.60; receipts. 112 casks; shimments, 53 casks. Rosin-Firm at 41.60; receipts. 112 casks; shimments, 53 casks. Rosin-Firm at 41.60; receipts. 112 casks; shimments, 53 casks. Rosin-Firm at 41.60; receipts. 1 Paying Ordinary Life Rates.

> Mutual Benefit Life Insurance Company, 11th and Main Streets, Richmond, Va.